

**United States Bankruptcy Court
Northern District of New York**

Case No. 17-60023-6-dd

Chapter 7

In re: (Name of Debtor)

Edward F Miller
4 Damgaard Rd
Andes, NY 13731-7164

Social Security No.:

xxx-xx-1575

**NOTICE OF REQUIREMENT TO FILE A
STATEMENT OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(Official Form B423)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under Chapter 7 (11 U.S.C. § 727), Chapter 11 (11 U.S.C. § 1141(d)(3)) and Chapter 13 (11 U.S.C. § 1328(g)). Pursuant to Rule 1007(b)(7) and Rule 4004(c)(1)(H) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file a Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423) as described in 11 U.S.C. § 111.

To comply with this requirement the debtor(s) must complete the financial management course AFTER the filing of the petition. If the certificate of completion of the financial management course pre-dates the filing of the petition the case may be closed without entry of an Order of Discharge. In a joint case, both the husband and wife must complete a personal financial management course, and a statement certifying completion must be filed for each joint debtor.

CHAPTER 7: Individual Chapter 7 Debtor(s), and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file the certification within 60 days after the date first set for the Section 341 Meeting of Creditors.

CHAPTER 11: Individual Chapter 11 Debtor(s) and/or debtor(s)' attorney(s) is/are hereby notified that the certification must be filed no later than the last payment made as required by the plan OR the filing of a motion for entry of a discharge under § 1141(d)(5)(B) of the Code.

CHAPTER 13: Chapter 13 Debtor(s) and/or debtor(s)' attorney(s) is/are hereby notified that the certification must be filed no later than the last payment made as required by the plan OR the filing of a motion for entry of a discharge under § 1328(b) of the Code.

Failure to file the certification may result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the certification, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated:
1/13/17



Kim F. Lefebvre
Clerk of the Bankruptcy Court

**NOTE: Official Form B423 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) is available on the court's website and may be used for this purpose.*